

communications network, and to generate (i) directives to transfer funds to the plurality of different deposit accounts and (ii) remittance information associated with the payments to be made to the plurality of different payees by the directed transfer of funds, based on the received instructions;

a central database configured to store the generated remittance information associated with the payments to be made to the plurality of different payees by the directed transfer of fund; and

a second plurality of network stations, representing the plurality of different payees, configured to transmit requests, via the communications network, to access the stored remittance information, and to receive, via the communications network, the stored remittance information based on the transmitted requests.

*EJH* 30. (NEW) A network according to claim 29, wherein:

each of the plurality of different payees is represented by a respective one of the second plurality of network stations;

the generated remittance information associated with the payments to be made to the plurality of different payees includes multiple different information segments;

each of the multiple different information segments is associated with only those of the payments to be made to a respective one of the plurality of different payees; and

the respective one network station representing the respective one payee is further configured to transmit requests only for the information segment associated with the payments to be made.

*13* 31. (NEW) A network according to claim 29, wherein:

the plurality of different payers have a plurality of different payment accounts;

the plurality of different payment accounts are maintained at a plurality of different financial institutes;

the generated directives include directives to transfer funds from the plurality of different payment accounts; and

the central network station is further configured to direct transmission of the

generated directives to transfer funds from the plurality of different payment accounts, to the plurality of different financial institutes.

<sup>14</sup> 32. (NEW) A network according to claim <sup>11</sup> ~~29~~, wherein:

each one of the plurality of different payees is represented by a respective one of the second plurality of network stations;

the generated remittance information associated with the payments to the plurality of different payees includes multiple different information segments;

each of the information segments is associated with only those of the payments to be made to a respective one of the plurality of different payees; and

the central network station is further configured to direct transmission of those of the generated directives to transfer funds to the one deposit account of the one payee only after the respective one network station representing one payee has transmitted the request, via the communications network, to access the stored information segment associated with those of the payments to be made to one payee.

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